



Second Time's a Charm

Lorea Harris of Hardin County longed for a private, quiet home rather than the apartment she was living in. Despite her age and health issues, she hoped she could become a homeowner again and decided to research what financing options were available.

With the help of United Country realtor Ann Cunningham, Harris was put in contact with USDA Rural Development Area Specialist Yolanda Woods. As with any eligible applicant, Harris was offered 100 percent financing through RD's [Single Family Housing Direct Home Loan Program](#). The program assists low and very low-income families and offers competitive interest rates that are fixed for the life of the 33-year loan.

Within 13 days, Harris qualified for a loan. Two months later, she successfully closed on her home making her dream of homeownership for the second time around a reality.

"Rural Development made that possible without a lot of credit history boundaries and no down payment," Harris said. "The agents were extremely courteous, prompt and attentive to my needs."

Hardin County is one of 53 counties in Tennessee benefiting from USDA's [StrikeForce Initiative for Rural Growth and Opportunity](#). StrikeForce aims to increase investments in rural communities through intensive outreach and strong partnerships with community leaders, businesses, foundations and other groups that are working to combat persistent poverty.

USDA Rural Development is moving investments to rural America with housing, business and infrastructure loans and grants to create jobs and strengthen rural economies with an emphasis to assist areas of persistent poverty. Since 2009, the agency has assisted more than 1.5 million Tennessee families and businesses in 230 communities in all 95 counties of Tennessee, investing more than \$6.6 billion through affordable loans, loan guarantees, and grants.

For more information on USDA Rural Development programs available in Southwest Tennessee contact the Jackson Area Office at 731-668-2091. Visit us online at www.rd.usda.gov/TN.



Two months after qualifying for an RD loan, Lorea Harris successfully closed on her new home in Hardin County making her a homeowner again.

Obligation Amount: \$58,300

Date of Obligation: Dec. 30, 2015

Congressional District: Blackburn, 7; Senators Alexander and Corker

Partners: None

Demographics: Single, White, Female

Impact: Affordable housing for an elderly 58-year-old to help her become a homeowner again.
